

[Journal North \(Op-ed\)](#)

By Rep. Ben Ray Lujan

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Pundits and politicians across the country have declared health insurance reform dead over and over again. It was dead in August. It was dead in September. And yet today we find ourselves closer than ever to meaningful reform.

The recent passage of health insurance reform legislation in the House signals yet another first, and yet another important step toward the ultimate goal of providing affordable, accessible insurance for Americans. Never before has health insurance reform legislation passed either chamber of Congress.

We reached this point today through the shared will and voice of the American people. The people have made their voices heard, demanding reform and putting aside the misinformation that was so prevalent and damaging just a few months ago.

In my travels throughout the district, and in my conversations with seniors, teachers, small-business owners, single mothers, families and thousands of others, I have heard the need for reform. I have held over 40 health reform-related events throughout the district, listening to my constituents and discussing health insurance reform.

One person who contacted my office has had health problems since she was 21. She has spent her life shackled by high co-pays, inaccessible insurance coverage and compounding health problems. She has survived two bankruptcies and many undertreated health problems that cause her pain every day.

Another is facing 20 percent annual increases in the premiums her business pays to provide coverage for her employees. As the economy has suffered, neither she nor her employees can afford the crunch of these skyrocketing costs.

Stories like this are unacceptable in a country as great as ours — people with health insurance and good jobs are in financial peril by illness or unfair insurance company practices, small-business owners are handcuffed by high health insurance costs and insufficient coverage.

This legislation will take real, and in many cases immediate, steps to fix our broken health insurance system and stop these stories from happening.

If you have heart disease, cancer or diabetes, insurance companies won't be able to discriminate against you by refusing to cover your illness. This legislation ends discrimination for pre-existing medical conditions.

If you own a small business, you will have a greater choice in the plans you can purchase for your employees through a new Health Insurance Exchange, allowing you to comparison shop and have plans compete for your business with lower rates.

If you have Medicare and use it to buy your prescription drugs, this legislation will save you money by eliminating the doughnut hole which causes seniors to completely lose prescription drug coverage for a portion of the year.

If you receive care through the Indian Health Care System, this legislation will make long-awaited improvements in the system by enhancing and expanding care and better addressing the unique needs of people in Indian Country by permanently reauthorizing the Indian Health Care system.

This legislation provides greater security and stability for those who are healthy and have insurance — many of whom could be a job loss or illness away from losing their coverage. It will prevent bankruptcies due to excessive medical expenses, providing an annual out-of-cost spending limit. It will make sure that insurers cannot drop someone's coverage if they sick. It also requires insurers to publicly disclose and justify insurance rate increases.

These are common sense changes that will help families across New Mexico and the country. I began fighting for many of the consumer protections that are in this legislation before I came to Congress as a Public Regulation Commissioner, where we held insurance companies accountable for unfairly dropping, rescinding or denying coverage. I saw firsthand the damage that these cases can cause, and I made sure to stand up for consumer protections in the final legislation that level the playing field between insurers and the people who turn to them for care. I would have liked a stronger public option tied, but I believe that the public option in the final bill will increase choice and competition, leveling the playing field for consumers.

The passage of this legislation in the House of Representatives is no doubt historic, and I am encouraged that we were able to come together for the American people, but I'm going to keep fighting for the people of New Mexico to make sure that they are able to get the affordable, accessible care that they deserve.

Rep. Lujan is congressman from New Mexico's 3rd District, serving his first term in the U.S. House of Representatives.